

**Fill in this information to identify the case:**

Debtor 1 Annie Thi Ngo

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of Texas

Case number 16-30818-sgj13

## Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association, as  
Trustee of the Chalet Series IV Trust

**Name of creditor:** \_\_\_\_\_

**Court claim no. (if known):** 6-1

**Last 4 digits** of any number you use to  
identify the debtor's account: 5 0 5 0

**Date of payment change:**  
Must be at least 21 days after date of this notice 07/15/2020

**New total payment:** \$ 751.23  
Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 379.07      New escrow payment: \$ 277.39

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_%      New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_      New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_      New mortgage payment: \$ \_\_\_\_\_

Debtor 1 Annie Thi Ngo  
First Name Middle Name Last Name

Case number (if known) 16-30818-sgj13

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X/s/ D. Anthony Sottile**  
Signature

Date 06/03/2020

Print: D. Anthony Sottile  
First Name Middle Name Last Name

Title Authorized Agent for Creditor

Company Sottile & Barile, LLC

Address 394 Wards Corner Road, Suite 180  
Number Street  
Loveland OH 45140  
City State ZIP Code

Contact phone 513-444-4100

Email bankruptcy@sottileandbarile.com

SN Servicing Corporation  
323 FIFTH STREET  
EUREKA, CA 95501  
For Inquiries: (800) 603-0836  
Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Final

Analysis Date: May 27, 2020

AN T NGO  
6216 LOS ROBLES LN  
MESQUITE TX 75150

Loan: XXXXXXXXXX

Property Address:  
6216 LOS ROBLES LANE  
MESQUITE, TX 75150

### Annual Escrow Account Disclosure Statement Account History

This is a statement of actual activity in your escrow account from Aug 2019 to June 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective Jul 15, 2020:
Principal & Interest Pmt:	444.58	473.84 **
Escrow Payment:	379.07	277.39
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$823.65	\$751.23

Escrow Balance Calculation	
Due Date:	May 15, 2020
Escrow Balance:	1,285.20
Anticipated Pmts to Escrow:	758.14
Anticipated Pmts from Escrow (-):	0.00
Anticipated Escrow Balance:	\$2,043.34

\*\* The terms of your loan may result in changes to the monthly principal and interest payments during the year.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	0.00	0.00
Aug 2019				1,495.98 *		0.00	(1,495.98)
Sep 2019		644.72		*		0.00	(851.26)
Sep 2019		1,380.45		*	Escrow Only Payment	0.00	529.19
Oct 2019		322.36		*		0.00	851.55
Nov 2019		967.08		*		0.00	1,818.63
Nov 2019		120.49		*	Escrow Only Payment	0.00	1,939.12
Nov 2019			120.49	*	Forced Place Insur	0.00	1,818.63
Nov 2019			2,461.01	*	City/Town Tax	0.00	(642.38)
Dec 2019		453.60		*	Tax Refund Report	0.00	(188.78)
Dec 2019				867.61	County Tax	0.00	(1,056.39)
Jan 2020		967.08		*		0.00	(89.31)
Jan 2020		322.36		*		0.00	233.05
Feb 2020		322.36		*		0.00	555.41
Mar 2020		644.72		*		0.00	1,200.13
Mar 2020		209.65		*	Escrow Only Payment	0.00	1,409.78
Mar 2020			104.84	*	Escrow Only Payment	0.00	1,304.94
Apr 2020		322.36		*		0.00	1,627.30
Apr 2020			285.39	*	Escrow Refund	0.00	1,341.91
May 2020		649.19		*	Escrow Only Payment	0.00	1,991.10
May 2020			705.90	*	Escrow Refund	0.00	1,285.20
					Anticipated Transactions	0.00	1,285.20
May 2020		379.07					1,664.27
Jun 2020		379.07					2,043.34
	\$0.00	\$8,084.56	\$0.00	\$6,041.22			

Last year, we anticipated that payments from your account would be made during this period equaling 0.00. Under Federal law, your lowest monthly balance should not have exceeded 0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

**(The amount of surplus only exists if the loan is current, the analysis gives a projected overage as if all past due payments are made the month the analysis is processed).**

For Inquiries: (800) 603-0836

Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: May 27, 2020

AN T NGO

Loan: [REDACTED]

**Annual Escrow Account Disclosure Statement**  
**Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	2,043.34	1,941.66
Jul 2020	277.39			2,320.73	2,219.05
Aug 2020	277.39			2,598.12	2,496.44
Sep 2020	277.39			2,875.51	2,773.83
Oct 2020	277.39			3,152.90	3,051.22
Nov 2020	277.39			3,430.29	3,328.61
Dec 2020	277.39			3,707.68	3,606.00
Jan 2021	277.39	867.61	County Tax	3,117.46	3,015.78
Jan 2021		2,461.01	City/Town Tax	656.45	554.77
Feb 2021	277.39			933.84	832.16
Mar 2021	277.39			1,211.23	1,109.55
Apr 2021	277.39			1,488.62	1,386.94
May 2021	277.39			1,766.01	1,664.33
Jun 2021	277.39			2,043.40	1,941.72
	<u>\$3,328.68</u>	<u>\$3,328.62</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 554.77. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 554.77 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 2,043.34. Your starting balance (escrow balance required) according to this analysis should be \$1,941.66. This means you have a surplus of 101.68.

**(The amount of surplus only exists if the loan is current, the analysis gives a projected overage as if all past due payments are made the month the analysis is processed).**

This surplus must be returned to you unless it is less than \$50.00, in which case we have the additional option of keeping it and lowering your monthly payments accordingly. We are sending you a check for the surplus.

We anticipate the total of your coming year bills to be 3,328.62. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

**New Escrow Payment Calculation**

Unadjusted Escrow Payment	277.39
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$277.39</u>

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

**\* Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
DALLAS DIVISION**

In Re:	Case No. 16-30818-sgj13
Annie Thi Ngo	Chapter 13
Debtor.	Judge Stacey G. Jernigan

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**CERTIFICATE OF SERVICE**

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I certify that on June 3, 2020, a copy of the foregoing Notice of Mortgage Payment Change was filed electronically. Notice of this filing will be sent to the following party/parties through the Court's ECF System. Party/Parties may access this filing through the Court's system:

Truman E. Coe, Jr., Debtor's Counsel  
tcoelaw@verizon.net

Thomas Powers, Chapter 13 Trustee  
cmecf@dallasch13.com

U.S. Trustee, Office of the United States Trustee  
Ustpregion06.da.ecf@usdoj.gov

I further certify that on June 3, 2020, a copy of the foregoing Notice of Mortgage Payment Change was mailed by first-class U.S. Mail, postage prepaid and properly addressed to the following:

Annie Thi Ngo, Debtor  
6216 Los Roblas Ln.  
Mesquite, TX 75150

Dated: June 3, 2020

/s/ D. Anthony Sottile  
D. Anthony Sottile  
Authorized Agent for Creditor  
Sottile & Barile, LLC  
394 Wards Corner Road, Suite 180  
Loveland, OH 45140  
Phone: 513.444.4100  
Email: bankruptcy@sottileandbarile.com